

FILED HARRISONBURG, VA  
U.S. BANKRUPTCY COURT

JAN 30 2024

2:20 p.m.

Certificate Number: 12459-VAW-CC-038140936



12459-VAW-CC-038140936

By [Signature]  
Deputy Clerk

## CERTIFICATE OF COUNSELING

I CERTIFY that on January 30, 2024, at 5:14 o'clock AM PST, Jose Duban Guerra Lopez received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 30, 2024 By: /s/Hokulani Kabaka

Name: Hokulani Kabaka

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).